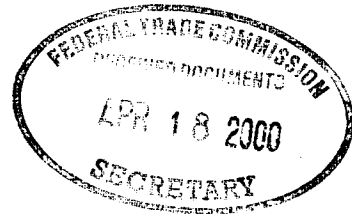


Mark Hammaren  
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February 25, 2000

To Whom It May Concern,



I am writing you as a concerned citizen and so my voice can be heard. I am very concerned about the lack of protection citizens have when it comes to their personal information. Companies require customers to provide a wealth of information, even for simple purchases and it is frightening to learn how freely this information is distributed, both inside the organization and out. I would like to see a reduction in the amount of personal information required by companies and to implement stronger safeguards and restrictions on the information that is provided.

I feel companies request as much data as possible to fill their databanks and then turn around and sell that information to increase profits. There have been many instances where I have been asked to provide personal information, i.e. social security number, home phone number, date of birth, income, for certain purchases. When I ask the person why they need it, they say they do not do anything with it, it is just for their files. My initial reaction is if they do not do anything with it and it is just for their files, then why should I provide it. And many times the representatives tell me they do not do anything with the information, but a week later I am bombarded by junk mail from other companies that my name was sold to. As an example, I called a well-known university in New York to obtain an MBA application and they requested my social security number. In my opinion there is no valid reason that I should have to provide my social security number to obtain a brochure on a college. The next week I started receiving MBA information on a school in Florida. It certainly was not a coincidence.

Additionally, if I am required to provide information by law to a government entity like the Department of Motor Vehicles, then in no way should the state be able to sell, rent or make any of that information available to third party marketers. I was appalled to learn that New York State routinely gives out this information and was even thinking about selling my picture. I was livid and think that is extremely unethical. If I want a license I have to provide the required information, but they should have no right to make my information available to mailing lists and others. Identity theft is a very real problem and this openness by governments to make money off their very desirable database is fueling the fire. I have read where there is an opt-out box to check on the application, but I never saw one. If I had, I certainly would have selected it.

Regarding sharing information among affiliates and subsidiaries, I do not feel companies should be allowed to do that. If I open a credit card I do not want my information shared with their mortgage department or life insurance affiliate. If I had wanted a mortgage I would have inquired about it. By allowing companies to internally share information

allows more and more people access to my personal information which I am adamantly against.

I am a very private person and feel the sharing of personal information has gotten entirely out of hand. Companies require and expect consumers to hand over their very personal and private information for the most mundane items and I vehemently oppose that. I feel the standard should be that the customer has to Opt in if they want to be put on any mailing list or have their information shared with others and not have to Opt out. Companies should not automatically put customers on mailing lists. I am paying the company for a service or product, not to be put on a mailing list and have my private information shared with the rest of the world. It has to stop. The consumer has no say in the matter and that is unfair. There needs to be stronger laws and restrictions, effective immediately.

I hope this letter accurately describes how angry I am about how cavalier companies are when it comes to confidentiality and safeguarding their customer's private information. The amount of private information being collected by both business and government is entirely too much and needs to be reduced dramatically. Also, more restrictions and safeguards need to be put in place to restrict the sharing of information. These sentiments apply equally to the internet. Companies need to disclose what they do with the information before the sale. A lot of times companies may mention that they share information with their affiliates or "carefully" screened third parties only after you sign the contract or purchased the item, when it is too late.

If there are any committees I can take part in or other ways to help achieve these goals please let me know. I would be happy to participate or volunteer. I appreciate your time spent addressing this letter and look forward to your response.

Sincerely,

A handwritten signature in black ink, appearing to read "Mah L. R.", with a stylized, flowing script.